



Harvard Pilgrim
Health Care

Harvard Pilgrim's Focus NetworkSM - MA

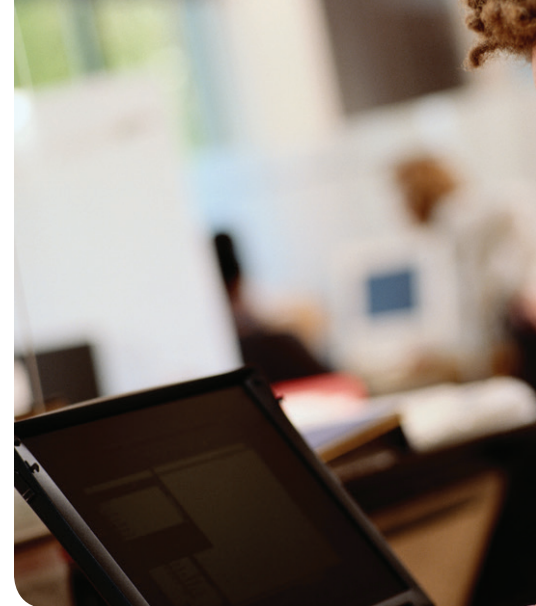


*A quality, cost-saving,
high-performance
network with an
expansive choice
of providers*

An outstanding combination of coverage, choice and savings

Looking to lower premiums *without* sacrificing quality and choice? We've got a solution. With **Focus Network - MA**, we've broadened our original Focus NetworkSM - Central MA to now include more than 16,000 physicians and more than 60 hospitals — the largest defined network in Massachusetts.*

And because care is provided by our extensive, high-performance network of efficient and effective providers across the state, you have the added benefit of up to 10% premium savings compared to our full network plans.



Focus Network - MA is available with a choice of HMO plans, including Best Buy deductible plans. It's paired with many of the same comprehensive health plans currently offered to you by Harvard Pilgrim. And, you have the flexibility to offer the same Focus Network - MA plan design side-by-side with the full Harvard Pilgrim network (for accounts with 10 or more eligible employees).

You can also feel confident knowing your employees are covered by an insurer consistently among the nation's highest-rated health plans,** committed to helping them find their way to better with wellness programs, personalized support and savings opportunities.

How it works

Focus Network - MA in-network providers are called Easy Access providers.

- Members choose a primary care provider (PCP) from the thousands of participating physicians across Massachusetts who are listed in the Focus Network - MA provider directory. In fact, most leading practices are Easy Access providers.
- Specialty care is available with a referral from the PCP to a Focus Network - MA Easy Access specialist. Referrals are not necessary for some services, such as routine eye exams and most gynecological care.
- In the rare event that specialty care cannot be provided by an Easy Access specialist or facility, we have a limited number of additional providers who can be seen after a medical review and authorization for care from Harvard Pilgrim. These additional providers are called Authorized Access providers and are not otherwise available for standard care.

Like all Harvard Pilgrim plans, Focus Network - MA provides coverage for routine, preventive, specialty and emergency care. Harvard Pilgrim members are also covered when traveling and need urgent or emergency care.

This plan provides access to a limited provider network that is smaller than Harvard Pilgrim's full provider network. In this plan, members have coverage only from providers in the Focus Network - MA provider network. Please consult the Focus Network - MA provider directory or visit the provider search tool at www.harvardpilgrim.org/focus for a list of providers in Focus Network - MA. You may also call Harvard Pilgrim to request a paper copy of the provider directory at no charge.

*Based on publicly available data as of July 2017.

**Harvard Pilgrim Health Care, Inc. and HPHC Insurance Company, Inc. are currently rated 4.5 out of 5 for their private HMO/POS and PPO plans in NCQA's Private Health Insurance Plan Ratings 2017-18. NCQA's Private Health Insurance Plan Ratings 2015-17. NCQA's Private Health Insurance Plan Rankings, 2011-15, HMO/POS/PPO.





Trusted, quality support

In addition to offering cost-effective coverage that gets employees more engaged in health care costs and decisions, we provide programs and support to help members on their path to wellness. That includes Harvard Pilgrim's care management and health services programs to help ensure you and your employees have a smooth transition. It also includes a special Member Services unit dedicated to Focus Network - MA, ready to provide one-on-one help at enrollment and afterward. And, our member Web site contains a wide range of resources and information, including life stage-based wellness content and interactive tools.

Plus, the Harvard Pilgrim Your Member Savings program provides great savings on many products and services supporting good health, including a free eyewear program, fitness club discounts and much more.

Focus Network - MA Q&A

What are the Focus Network - MA's key advantages for employers?

The Focus Network - MA has several advantages, most importantly cost savings, broad network choice and a variety of plan options. Because the network comprises efficient and effective providers, it features up to 10% savings compared to our full network plans, without having to increase member cost sharing.

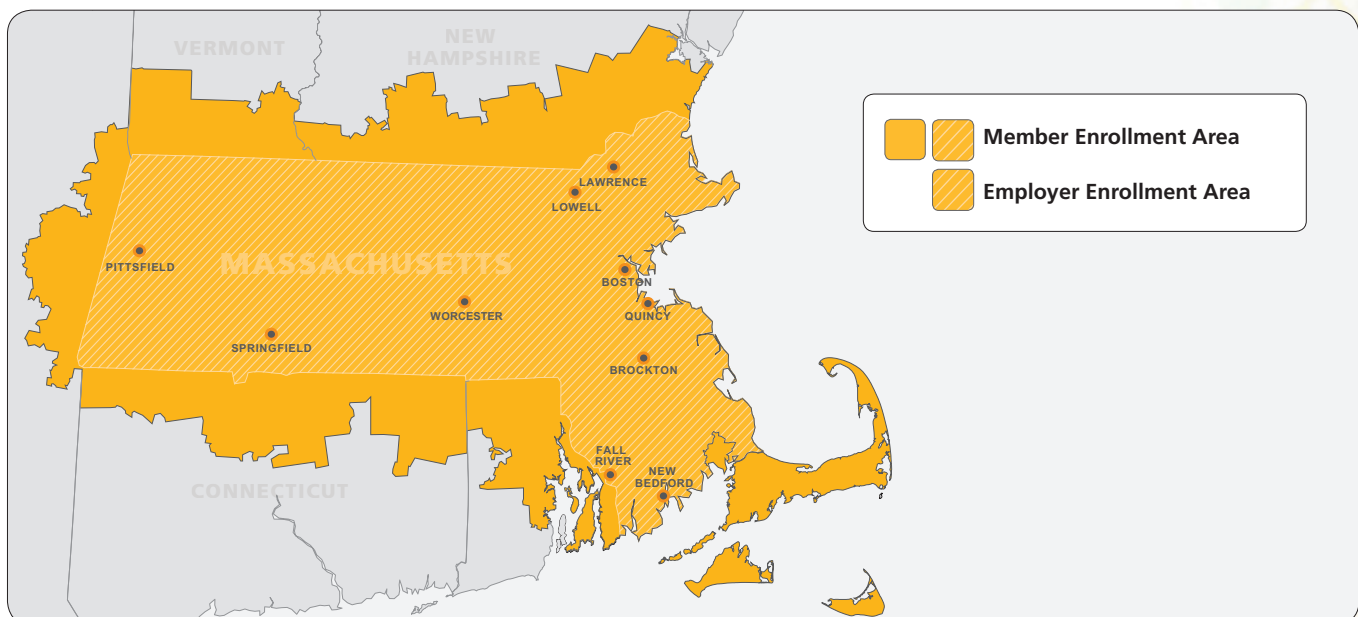
Since Focus Network - MA includes providers and hospitals across Massachusetts, chances are your employees and their family members will find the doctors and hospitals they already know and trust. Employers can also choose from several comprehensive Focus Network - MA HMO plan designs that can be offered side-by-side with the full Harvard Pilgrim network.

Who can purchase a Focus Network - MA plan, and what is the member enrollment area?

Focus Network - MA plans are available to employers across Massachusetts, with the exception of the Cape, the Islands and the town of Wareham.

The member enrollment area is larger than the employer enrollment area. It includes all of Massachusetts and certain cities and towns in bordering states.

Visit www.harvardpilgrim.org/focus for enrollment area eligibility details.



Which Focus Network - MA hospitals are Easy Access?*

Addison Gilbert Hospital	Emerson Hospital	Metrowest Medical Centers
Anna Jaques Hospital	Fairview Hospital	Morton Hospital
Athol Hospital	Floating Hospital for Children	Mt. Auburn Hospital
Baystate Medical Center	Franklin Medical Center	Nashoba Valley Medical Center
Berkshire Medical Center	Good Samaritan Medical Center	New England Baptist Hospital
Beth Israel Deaconess Hospital – Milton	Harrington Healthcare at Hubbard	Noble Hospital
Beth Israel Deaconess Hospital – Needham Campus	Harrington Memorial Hospital	Norwood Hospital
Beth Israel Deaconess Hospital – Plymouth	HealthAlliance Hospital – Burbank	St. Anne’s Hospital
Beth Israel Deaconess Medical Center	HealthAlliance Hospital – Leominster	St. Elizabeth’s Medical Center
Beverly Hospital	Heywood Hospital	St. Luke’s Hospital
Boston Children’s Hospital at Lexington	Holy Family Hospital	Saints Medical Center (now part of Lowell General Hospital)
Boston Children’s Hospital at Peabody	Holyoke Medical Center	Saint Vincent Hospital
Boston Children’s Hospital at Waltham	Lahey Clinic Hospital	Signature Healthcare Brockton Hospital
Boston Medical Center	Lawrence General Hospital	Somerville Hospital
Cambridge HealthAlliance	Lawrence Memorial Hospital	Sturdy Memorial Hospital
Carney Hospital	Lowell General Hospital	Tobey Hospital
Charlton Memorial Hospital	Marlborough Hospital	Tufts Medical Center
Clinton Hospital	Mary Lane Hospital	Whidden Hospital
Dana-Farber Cancer Institute	Massachusetts Eye and Ear Infirmary	Winchester Hospital
	Melrose-Wakefield Hospital	Wing Memorial Hospital
	Mercy Medical Center	
	Merrimack Valley Hospital	

Which hospitals may be available for Authorized Access care?*

There are two Authorized Access hospitals – Boston Children’s Hospital and UMass Memorial Medical Center in Worcester.

IMPORTANT NOTE: Members will need to ensure that authorization to see an Authorized Access provider is approved in advance in order to be covered for this care. These doctors and hospitals are indicated in the Focus Network - MA provider directory (both online and in print) by the symbol ▲.

How can members find out if a doctor participates in the Focus Network - MA?

Members can easily find Focus Network - MA providers by:

- Using our online directory (updated weekly) at www.harvardpilgrim.org/focus. Please select “Focus Network - MA” when asked to select a plan.
- Using our printed Focus Network - MA provider directory (a copy can be obtained by calling Harvard Pilgrim)

Find out how Harvard Pilgrim and innovative options such as the Focus Network - MA can be the best solution for you and your employees. Contact your broker or call Harvard Pilgrim at (800) 848-9995, or visit www.harvardpilgrim.org/focus.

** Changes to our network may occur at any time. For the most current information, visit the provider search tool at www.harvardpilgrim.org/focus.



Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of Connecticut, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

93 Worcester Street, Wellesley, MA 02481
www.harvardpilgrim.org